

NEBRASKA DEPARTMENT  
OF INSURANCE

BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF NEBRASKA

FEB 13 2004

FILED

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE,

PETITIONER,

VS.

JOSEPH H. STANDEVEN,

RESPONDENT.

CONSENT ORDER

CAUSE NO. A-1527

Feb 19, 2004 ACCT# 8521 \$1,000.00  
NO-INVOICE TRAN# 1276649  
STANDEVEN, JOSEPH H  
CHECK# 7503

In order to resolve this matter, the Nebraska Department of Insurance ("Department"), by and through its attorney, Martin W. Swanson and Joseph R. Standeven, ("Respondent"), mutually stipulate and agree as follows:

JURISDICTION

1. The Department has jurisdiction over the subject matter and Respondent pursuant to Neb. Rev. Stat. §44-101.01 and §44-4001, et seq.

2. Respondent was licensed as an insurance agent under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. The Department initiated this administrative proceeding by filing a petition styled State of Nebraska Department of Insurance vs. Joseph H. Standeven, Cause Number A-1527 on December 15, 2003. A copy of the petition was served upon the Respondent at the Respondent's address registered with the Department by certified mail, return receipt requested.

- a. During the month of May, 2003, two insurance agents, Matthew Green and Joseph Standeven, agents for AF & L Insurance Company, stopped at the home of Lulu May Schmidt and sold her a new long-term care policy from their company.
- b. In the application portion of the AF & L policy, Joseph Standeven failed to denote that this was a replacement policy.

3. Respondent was informed of his right to a public hearing. Respondent waives that right, and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving his right to a public hearing, Respondent also waives his right to confrontation of witnesses, production of evidence, and judicial review.

4. Respondent admits the allegations contained stated in Paragraph #2 above.

#### CONCLUSIONS OF LAW

Respondent's conduct as alleged above constitutes a violation of Neb. Rev. Stat. §44-4059(1)(b), §44-4059(1)(g), Neb. Rev. Stat. §44-4059(1)(h).

#### CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed to by Respondent, Joseph H., Standeven, that he shall pay an administrative fine of \$1000. The fine shall be paid in total within thirty days after the Director of the Department of Insurance affixes his signature to this document and approves said consent agreement. If Respondent fails to pay this fine in the time specified, his Nebraska's insurance producers license shall automatically be revoked. In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing his signature below.

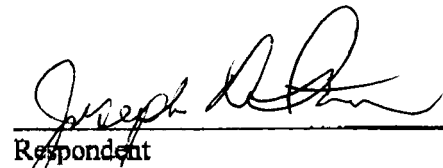


Martin W. Swanson, #20795  
Attorney for Nebraska  
Department of Insurance  
941 "O" Street, Suite 400  
Lincoln, Nebraska 68508  
(402)471-2201

2/12/04

Date

State of NE )  
County of HALL ) ss.



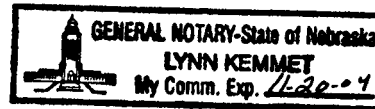
Respondent

2/10/04

Date

Barry Lake #12364  
Attorney for Respondent

Date

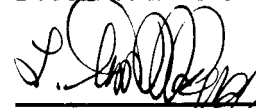


On this 10 day of Feb, 2004, Joseph H. Standeven personally appeared before me and read this Consent Order, executed the same and acknowledged the same to be his voluntary act and deed.

  
Notary Public

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the  
Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance vs.  
Joseph H. Standeven, Cause No. A-1527.

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE



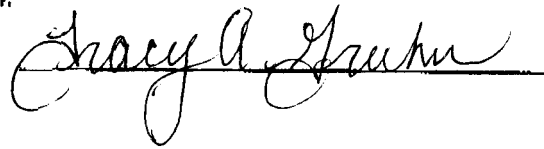
L. TIM WAGNER  
Director of Insurance

2/13/04

Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the executed Consent Order was sent to the Respondent, at  
4300 East U.S. Highway 30, Grand Island, NE 68801-8405, by certified mail, return receipt  
requested on this 20<sup>th</sup> day of February, 2004.

A handwritten signature in cursive script, reading "Tracy A. Gruhn", is written over a horizontal line.